

# Chinabank Unit Investment Trust Funds at a Glance

## Comparative Matrix of the Chinabank UITF Features



CLIENT RISK PROFILE	CONSERVATIVE		MODERATE	
FUND NAME	CASH FUND	DOLLAR CASH FUND	MONEY MARKET FUND	SHORT-TERM FUND
FUND CLASSIFICATION	Money Market Fund	Money Market Fund	Money Market Fund	Money Market Fund
INVESTMENT OBJECTIVE & STRATEGY	To achieve for its participants a high level of liquidity and better earnings potential than those offered by regular savings deposit accounts and money market placements.	To achieve for its participants liquidity and to potentially earn higher than USD time deposits by investing in fixed income securities mostly time deposits, special savings accounts, and government securities	To achieve for its participants a high level of liquidity and better earnings potential than those offered by regular savings and short-term time deposit accounts by investing in a diversified portfolio of marketable fixed income securities comprised of deposits, tradable money market instruments, government securities, and corporate bonds and notes	To achieve for its participants a high level of liquidity and better earnings potential than those offered by money market placements, regular savings deposit and short-term time deposit accounts by investing in a diversified portfolio of marketable financial instruments including deposits, money market instruments, government securities, BSP securities, corporate bonds/notes and preferred shares which are classified as debt securities
MIN. INITIAL SUBSCRIPTION / MIN. MAINTAINING AMOUNT	Php5,000	USD500	Php5,000	Php5,000
MIN. ADDITIONAL SUBSCRIPTION	Php1,000	USD100	Php1,000	Php1,000
RECOMMENDED INVESTMENT HORIZON	One (1) year or less	One (1) year or less	At least one (1) year	At Least one (1) year
MIN. HOLDING PERIOD	Three (3) banking days	Five (5) calendar days	Three (3) banking days	Three (3) banking days
TRUST FEE	0.15% per annum	0.15% per annum	0.25% per annum	0.25% per annum
BENCHMARK	Bloomberg Philippine Sovereign Bond Index Money Market (BPHILMM Index)	Bloomberg US Treasury Bills 3-6 Months Index	Bloomberg Philippine Sovereign Bond Index Money Market (BPHILMM Index)	Bloomberg Philippine Sovereign Bond Index Money Market (BPHILMM Index)
EARLY REDEMPTION FEE	1.00% of the proceeds	1.00% of the proceeds	1.00% of the proceeds	1.00% of the proceeds
CUT-OFF TIME FOR SUBSCRIPTION / REDEMPTION ORDERS	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online
REDEMPTION SETTLEMENT DATE	Same date as date of notification	Next banking day from date of notification	Next banking day from date of notification	Next banking day from date of notification
OTHER FEES	Audit Fee	Audit Fee Licensing Fee	Custodianship Fee Audit Fee	Custodianship Fee Audit Fee

### DISCLOSURES:

1. The UITF is a trust product and not a deposit account, and is not insured nor governed by the PDIC.
2. The UITF is not an obligation of, nor guaranteed, nor insured by the trust entity or its affiliates or subsidiaries.
3. Due to the nature of the investments of a UITF, the returns/yields cannot be guaranteed. Historical performance, when presented, is purely for reference purposes and is not a guarantee of similar future performance.
4. Any losses and income arising from market fluctuations and price volatility of the securities held by the UITF, even if invested in government securities, are for the account of the client. As such, the units of participation of the client in the UITF, when redeemed, may be worth more or worth less than his/her initial investment/contribution.
5. The trustee is not liable for losses unless upon willful default, bad faith or gross negligence.
6. The investor must read the complete details of the fund in the UITF's Plan, make his/her own risk assessment, and when necessary, seek an independent/professional opinion before making an investment.

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CLIENT RISK PROFILE	MODERATE		
FUND NAME	INTERMEDIATE FIXED INCOME FUND	FIXED INCOME FUND	DOLLAR FIXED INCOME FUND (Formerly Dollar Fund)
FUND CLASSIFICATION	Intermediate Fixed Income Fund	Long-Term Fixed Income Fund	Long-Term Fixed Income Fund
INVESTMENT OBJECTIVE & STRATEGY	To achieve for its participants income in the intermediate-term by investing primarily in a diversified portfolio of high-grade marketable fixed income securities comprised of deposits, BSP securities, tradable money market instruments, government securities, corporate bonds and notes and preferred shares which are classified as debt securities	To achieve for its participants a steady stream of income by investing primarily in a diversified portfolio of high-grade marketable fixed-income securities such as government securities, high-grade tradable corporate bonds and notes as well as bank deposits and money market placements	To achieve for its participants a steady stream of income by investing primarily in a diversified portfolio of high-grade marketable securities comprised mainly of Philippine sovereign bonds as well as US treasury bonds
MIN. INITIAL SUBSCRIPTION / MIN. MAINTAINING AMOUNT	Php5,000	Php5,000	USD500
MIN. ADDITIONAL SUBSCRIPTION	Php1,000	Php1,000	USD100
RECOMMENDED INVESTMENT HORIZON	At least three (3) years	At least five (5) years	At least five (5) years
MIN. HOLDING PERIOD	Thirty (30) calendar days	Thirty (30) calendar days	Thirty (30) calendar days
TRUST FEE	0.50% per annum	0.75% per annum	0.75% per annum
BENCHMARK	Bloomberg Philippine Sovereign Bond Index 1 to 3 Year (BPHIL13 Index)	Bloomberg Philippine Sovereign Bond Index 5+ Year (BPHIL5 Index)	Bloomberg EM USD Sovereign - Philippine Total Return Index
EARLY REDEMPTION FEE	1.00% of the proceeds	1.00% of the proceeds	1.00% of the proceeds
CUT-OFF TIME FOR SUBSCRIPTION / REDEMPTION ORDERS	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online
REDEMPTION SETTLEMENT DATE	Next banking day from date of notification	Next banking day from date of notification	Three (3) banking days from date of notification
OTHER FEES	Custodianship Fee Audit Fee	Custodianship Fee Audit Fee	Custodianship Fee Audit Fee Licensing Fee

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CLIENT RISK PROFILE	AGGRESSIVE			
FUND NAME	BALANCED FUND	EQUITY FUND	HIGH DIVIDEND EQUITY FUND	PHILIPPINE EQUITY INDEX TRACKER FUND
FUND CLASSIFICATION	Multi-Asset Fund	Equity Fund	Equity Fund	Equity Fund
INVESTMENT OBJECTIVE & STRATEGY	To achieve for its participants capital appreciation as well as steady income stream by investing in a diversified portfolio of high-grade tradable fixed income securities issued by the Philippine government and local corporations and choice equity issues listed in the Philippine Stock Exchange	To achieve for its participants capital appreciation by investing in a diversified portfolio of choice equity issues listed in the Philippine Stock Exchange	To achieve for its participants long-term capital appreciation by investing mainly in a diversified portfolio of choice common and preferred equity issues listed in the Philippine Stock Exchange which have a regular dividend payment policy and/or dividend payment track record	To achieve for its participants capital appreciation by investing in a diversified portfolio of equities representative of the Philippine Stock Exchange Index composition and its corresponding weights
MIN. INITIAL SUBSCRIPTION / MIN. MAINTAINING AMOUNT	Php5,000	Php5,000	Php5,000	Php5,000
MIN. ADDITIONAL SUBSCRIPTION	Php1,000	Php1,000	Php1,000	Php1,000
RECOMMENDED INVESTMENT HORIZON	At least five (5) years	At least five (5) years	At least five (5) years	At least five (5) years
MIN. HOLDING PERIOD	Thirty (30) calendar days	Thirty (30) calendar days	Thirty (30) calendar days	Fifteen (15) calendar days
TRUST FEE	1.00% per annum	1.00% per annum	1.00% per annum	1.00% per annum
BENCHMARK	60% Philippine Stock Exchange PSEi Total Return Index (PSEI TRI) + 40% Bloomberg Philippine Sovereign Bond Index 1 to 5 Year (BPHIL15 Index)	Philippine Stock Exchange PSEi Total Return Index (PSEI TRI)	Philippine Stock Exchange PSEi Total Return Index (PSEI TRI)	Philippine Stock Exchange PSEi Total Return Index (PSEI TRI)
EARLY REDEMPTION FEE	1.00% of the proceeds	1.00% of the proceeds	1.00% of the proceeds	1.00% of the proceeds
CUT-OFF TIME FOR SUBSCRIPTION / REDEMPTION ORDERS	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online	12:00 noon daily via Branch or Chinabank Mobile App or 11:00 am via Chinabank Online
REDEMPTION SETTLEMENT DATE	Three (3) banking days from date of notification	Three (3) banking days from date of notification	Three (3) banking days from date of notification	Three (3) banking days from date of notification
OTHER FEES	Custodianship Fee Audit Fee	Custodianship Fee Audit Fee	Custodianship Fee Audit Fee	Custodianship Fee Audit Fee Licensing Fee

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